

Exhibits Page 1 of 5

| | | | | | |
|--|--|---|--|---|--|
| Buyer Name and Address (Including County and Zip Code) CYNTHIA FORSHAN 72 LOFTY CIR STUARTS DRAFT AUGUSTA VA 24477 | | Co-Buyer Name and Address (Including County and Zip Code) N/A | | Seller-Creditor (Name or (Including County and Zip Code) VALLEY SUBARU OF STAUNTON 299 LEE JACKSON HWY STAUNTON, VA 24401 | |
|--|--|---|--|---|--|

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the terms of the agreement on the front and back of this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-in-Lending Disclosures below are part of this contract.

| | | | | |
|---------------|------|----------------|-------------------------------|--|
| New/Used/Demo | Year | Make and Model | Vehicle Identification Number | Primary Use For Which Purchased |
| NEW | 2016 | SUBARU WRX | JF1V1A1B68G9822230 | <input type="checkbox"/> Personal, family, or household unless otherwise indicated below <input type="checkbox"/> business <input type="checkbox"/> agricultural |

| FEDERAL TRUTH-IN-LENDING DISCLOSURES | | | | |
|--------------------------------------|----------------|-----------------|-------------------|------------------|
| ANNUAL PERCENTAGE RATE | FINANCE CHARGE | Amount Financed | Total of Payments | Total Sale Price |
| 5.89 % | \$ 6684.84 | \$ 34748.28 | \$ 41433.12 | \$ 41433.12 |

Your Payment Schedule Will Be:

| Number of Payments | Amount of Payments | When Payments Are Due |
|--------------------|--------------------|------------------------------|
| 72 | 575.46 | Monthly beginning 03/28/2016 |
| N/A | N/A | N/A |

Or As Follows: N/A

Late Charge. If payment is not received in full within 7 days after it is due, you will pay a late charge of \$. . . of the part of the payment that is late.

Prepayment. If you pay off all your debt early, you will not have to pay a penalty.

Security Interest. You are giving a security interest in the vehicle being purchased.

Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

ITEMIZATION OF AMOUNT FINANCED

1 Cash Price (including \$ 1187.77 sales tax) \$ 30553.77 (1)

2 Total Downpayment =
Trade-In (Year) (Make) (Model)
Gross Trade-In Allowance \$ N/A
Less Pay Off Made By Seller \$ N/A
Equals Net Trade In \$ N/A
+ Cash \$ N/A
+ Other \$ N/A
(If total downpayment is negative, enter "0" and see 41 below) \$ 0.00 (2)

3 Unpaid Balance of Cash Price (1 minus 2) \$ 30553.77 (3)

4 Other Charges including Amounts Paid to Others on Your Behalf:
(Seller may keep part of these amounts):

A Cost of Optional Credit Insurance
Paid to Insurance Company or Companies.
Life \$ N/A
Disability \$ N/A

B Vendor's Single Interest Insurance
Paid to Insurance Company(ies) \$ N/A

C Other Optional Insurance Paid to Insurance Company or Companies \$ N/A

D Optional Gap Contract \$ 895.00

E Official Fees Paid to Government Agencies
1) to ST OF VA for GRS REG TAX \$ 57.94
2) to N/A for N/A \$ N/A
3) to N/A for N/A \$ N/A

F Government Taxes Not Included in Cash Price \$ 71.82

G Government License and/or Registration Fees
LIC/REG FEES \$ 50.75

H Government Certificate of Title Fees \$ 10.00

I Other Charges (Seller must identify who is paid and describe purpose.)
1) to N/A for Price/Credit or Lease Balance \$ N/A
2) to SUBARU for SERVICE CONTRACT \$ 2710.00
3) to N/A for N/A \$ N/A
4) to N/A for N/A \$ N/A
5) to N/A for N/A \$ N/A
6) to N/A for N/A \$ N/A
7) to N/A for N/A \$ N/A
8) to N/A for N/A \$ N/A
9) to SELLER for PROCESS FEE \$ 399.00
10) to N/A for N/A \$ N/A
Total Other Charges and Amounts Paid to Others on Your Behalf \$ 4194.51 (4)

5 Amount Financed (3 + 4) \$ 34748.28 (5)

OPTION: ☐ You pay no finance charge if the Amount Financed, item 5, is paid in full on or before N/A Year N/A. SELLER'S INITIALS N/A

Insurance. You may buy the physical damage insurance this contract requires (see back) from anyone you choose who is authorized to sell such insurance in Virginia. Your choice will not affect our decision to extend credit or the terms of this contract. You are not required to buy any other insurance to obtain credit unless the box indicating Vendor's Single Interest Insurance is required is checked below.

If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Check the insurance you want and sign below:
Optional Credit Insurance
☐ Credit Life: ☐ Buyer ☐ Co-Buyer ☐ Both
☐ Credit Disability: ☐ Buyer ☐ Co-Buyer ☐ Both

Premium:
 Credit Life \$ N/A
 Credit Disability \$ N/A
 Insurance Company Name N/A
 N/A
 Home Office Address N/A

Credit life insurance and credit disability insurance are not required to obtain credit (see back). You have the right to use alternate coverage or buy such insurance elsewhere. Your choice of insurer will not affect our decision to extend credit or the terms of this contract. Your decision to buy or not to buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in item 4A of the Itemization of Amount Financed. Credit life insurance is based on your original payment schedule. This insurance may not pay all you owe on this contract if you make late payments. Credit Disability insurance does not cover any increase in your payment or in the number of payments. Coverage for credit life insurance and credit disability insurance ends on the original due date for the last payment unless a different term for the insurance is shown below.

Other Optional Insurance
☐ N/A Type of Insurance N/A Term
 Premium \$ N/A
 Insurance Company Name N/A

Home Office Address N/A
 N/A

☐ N/A Type of Insurance N/A Term
 Premium \$ N/A
 Insurance Company Name N/A

Home Office Address N/A
 N/A

Other optional insurance is not required to obtain credit. Your decision to buy or not to buy other optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost. Your choice of insurer will not affect our decision to extend credit or the terms of this contract.

I want the insurance checked above.
 X N/A N/A
 Buyer Signature Date
 X N/A N/A
 Co-Buyer Signature Date

THIS INSURANCE DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE.

Returned Payment Charge: If any check you give us is dishonored or electronic payment you make is returned unpaid, we may, at our option, charge you \$ 50.

☐ **VENDOR'S SINGLE INTEREST INSURANCE (VSI Insurance):** If the preceding box is checked, the Creditor requires VSI Insurance for the initial term of the contract to protect the Creditor for loss or damage to the vehicle (collision, fire, theft). VSI Insurance is for the Creditor's sole protection. This insurance does not protect your interest in the vehicle. You may choose the insurance company through which the VSI Insurance is obtained. If you elect to purchase VSI insurance through the Creditor, the cost of this insurance is \$ N/A and is also shown in item 4B of the Itemization of Amount Financed. The coverage is for the initial term of the contract. See back of this contract for more information.

OPTIONAL GAP CONTRACT: A gap contract (also cancellation contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in item 4D of the Itemization of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.

Term 72 Mths ANS Name of Gap Contract

I want to buy a gap contract
 Buyer Signature *Cynthia Forshan*

NO COOLING OFF PERIOD

State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

HOW THIS CONTRACT CAN BE CHANGED. This contract, along with all other documents signed by you in connection with the purchase of the vehicle, comprise the entire agreement between you and us affecting this purchase. No oral agreements or understandings are binding. Upon assignment of this contract: (i) only this contract and addenda to this contract comprise the entire agreement between you and the assignee relating to this contract; (ii) any changes to this contract must be in writing and the assignee must sign it; and (iii) no oral changes are binding.

If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.

See back for other important agreements.

NO LIABILITY INSURANCE INCLUDED

NOTICE TO RETAIL BUYER: Do not sign this contract in blank. You are entitled to a copy of the contract at the time you sign. Keep it to protect your legal rights.

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.

Buyer Signature *Cynthia Forshan* Date 02/12/2016 Co-Buyer Signature X N/A Date N/A
 Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other owner signs here X
 Seller signs VALLEY SUBARU OF STAUNTON Date 02/12/2016 By X Title *Admon*

Seller assigns its interest in this contract to JPMORGAN CHASE BANK, N.A. (Assignee) under the terms of Seller's agreement(s) with Assignee.
☐ Assigned with recourse ☒ Assigned without recourse ☐ Assigned with limited recourse

Seller VALLEY SUBARU OF STAUNTON By *Admon* Title *Admon*

ILAW FORM NO. 553-VA (REV. 11/15/15) PRINTED IN THE UNITED STATES OF AMERICA. THIS DOCUMENT IS NOT VALID UNLESS SIGNED BY THE PERSON WHOSE NAME IS ON THE TITLE. SEE BACK FOR OTHER IMPORTANT INFORMATION. ORIGINAL LIENHOLDER

1. FINANCE CHARGE AND PAYMENTS

- a. **How we will figure the Finance Charge.** We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed.
- b. **How we will apply payments.** We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose.
- c. **How late payments or early payments change what you must pay.** We based the Finance Charge, Total of Payments, and Total Sale Price shown on the front on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due.
- d. **You may prepay.** You may prepay all or part of the unpaid part of the Amount Financed at any time without penalty. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment.
- e. **Your right to refinance a balloon payment.** A balloon payment is any payment other than a down payment that is more than 10% greater than the regular or recurring installment payments. If you use the vehicle primarily for consumer purposes, you have the right to refinance a balloon payment over an extended period with additional payments. The additional periodic payments will not be more than 10% greater than the regularly scheduled installment payments.

2. YOUR OTHER PROMISES TO US

- a. **If the vehicle is damaged, destroyed, or missing.** You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.
- b. **Using the vehicle.** You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, you agree to repay the amount when we ask for it.
- c. **Security Interest.** You give us a security interest in:
 - The vehicle and all parts or goods put on it;
 - All money or goods received (proceeds) for the vehicle;
 - All insurance, maintenance, service, or other contracts we finance for you; and
 - All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.

This secures payment of all you owe on this contract. It also secures your other agreements in this contract. You will make sure the title shows our security interest (lien) in the vehicle. You will not allow any other security interest to be placed on the title without our written permission.

- d. **Insurance you must have on the vehicle.** You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. If you do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we may either buy insurance that covers your interest and our interest in the vehicle, or buy insurance that covers only our interest. If we buy either type of insurance, we will tell you which type and the charge you must pay. The charge will be the premium of the insurance and a finance charge computed at the Annual Percentage Rate shown on the front of this contract or, at our option, the highest rate the law permits. If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.
- e. **What happens to returned insurance, maintenance, service, or other contract charges.** If we obtain a refund of insurance, maintenance, service, or other contract charges, you agree that we may subtract the refund from what you owe.

3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

- a. **You may owe late charges.** You will pay a late charge on each late payment as shown on the front. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments. If you pay late, we may also take the steps described below.

You may have to pay all you owe at once. If you break your promises (default), we may demand that you pay all you owe on this contract at once. Default means:

- You pay any payment (plus any late charges) more than 10 days late or not at all;
 - You give us false, incomplete, or misleading information on a credit application;
 - You start a proceeding in bankruptcy or one is started against you or your property; or
 - You break any agreements in this contract.
- The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any amounts due because you defaulted.
- c. **You may have to pay collection costs.** If we hire an attorney to collect what you owe, you will pay the attorney's fee and court costs as the law allows. You will also pay any collection costs we incur as the law allows.
 - d. **We may take the vehicle from you.** If you default, we may take (repossess) the vehicle from you if we do so peacefully and the law allows it. If your vehicle has an electronic tracking device, you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you at your expense. If you do not ask for these items back, we may dispose of them as the law allows.
 - e. **How you can get the vehicle back if we take it.** If we repossess the vehicle, you may pay to get it back (redeem). We will tell you how much to pay to redeem. Your right to redeem ends when we sell the vehicle.
 - f. **We will sell the vehicle if you do not get it back.** If you do not redeem, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle. We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it. Attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you must pay the rest to us. If you do not pay this amount when we ask, we may charge you interest at a rate not exceeding the highest lawful rate until you pay.
 - g. **What we may do about optional insurance, maintenance, service or other contracts.** This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we demand that you pay all you owe at once or we repossess the vehicle, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.

4. WARRANTIES SELLER DISCLAIMS

Unless the Seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose. Any implied warranties arising from a written warranty or service contract are limited to the duration of such written warranty or service contract. This provision does not affect any warranties covering the vehicle that the vehicle manufacturer may provide.

5. Used Car Buyers Guide. The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.

Spanish Translation: Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.

6. VSI AND OPTIONAL INSURANCE

Choice of insurer. If vendor's single interest insurance is required (as indicated on the front), or if you desire optional insurance, such as credit life insurance or credit disability insurance, you have the right to use alternative coverage or to buy insurance elsewhere from the agent or insurer of your choice. You may also buy required physical damage insurance from the agent or insurer of your choice. Your choice of agent or insurer will not affect our decision to extend credit or your credit terms.

7. SERVICING AND COLLECTION CONTACTS

You agree that we may try to contact you in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows. You also agree that we may try to contact you in these and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you.

8. APPLICABLE LAW

Federal law and the law of the state of our address shown on the front of this contract apply to this contract.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

The preceding NOTICE applies only to goods or services obtained primarily for personal, family, or household use. In all other cases, Buyer will not assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract.



Collateral Management Services
9750 Goethe Road | Sacramento, CA 95827
www.dealertrack.com

JPMorgan Chase Bank, N.A.

Lien and Title Information

Lienholder

ELT Lien ID [REDACTED]
Lienholder JP MORGAN CHASE BANK NA
Lienholder Address PO BOX 901033
FORT WORTH, TX 761012033
Lien Release Date

Vehicle and Titling Information

| | | | |
|----------------------|---|-------------------------|------------|
| VIN | JF1VA1B68G9822230 | Issuance Date | 2/23/2016 |
| Title Number | [REDACTED] | Received Date | 2/24/2016 |
| Title State | VA | ELT/Paper | ELECTRONIC |
| Year | 2016 | Odometer Reading | |
| Make | SUBA | Branding | |
| Model | | | |
| Owner 1 | CYNTHIA DEAYER FORSMAN | | |
| Owner 2 | | | |
| Owner Address | 72 LOFTY CIR STUARTS DRAFT, VA 244773229 | | |

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Page: 1 Document Name: untitled Filed 05/26/22 Entered 05/26/22 13:07:15 Desc
AMAI CIGA Case 19-50909 Doc 30-1 ACCOUNT (MOTOR) 05/11/22 07:29:55
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CTL2 001 CTL3 000 CTL4 0000 ACCT [REDACTED] 3405 EFF DATE 05/11/22
CTL2 001 CTL3 000 CTL4 0000 CUST [REDACTED] LEGAL STAT = B
SIMPLE INT - FIXED RATE
PAYOFF 5302.16 ***** RATES ***** AUTO DR N
ORIG LOAN AMT 34748.28 CURR RATE 5.8900000 PROD TYPE IRFC
ORIG PROCEEDS 34748.28 ORIG RATE 5.8900000 PRIM OFFICER 937
LT CHG DUE 169.44 PER DIEM 0.8080708 GL KEY 01 001 3500 1
FEES DUE 50.00 ***** DATES ***** CALL CODE 06B0
CURRENT PRIN 5007.57 CONTRACT DATE 02/12/16 ***** REPAYMENTS *****
CURRENT INT 75.15 CURR MATURITY 08/13/22 CURR TERM 78

CLOSED DATE PYMTS MADE 65
REG PYMT AMT 575.46 NEXT DUE DATE 05/13/22 PYMTS REM 7
NEXT DUE AMT 575.46 PAST DUE DATE 02/13/22 MONTHS EXTD 005 REN N
PAST DUE AMT 1726.38 LAST MAINT DT 05/10/22 YTD INT COLL 46.88
***** LST BAL CHG DT 02/07/22 INT COL PREV 583.66
***** CREDIT HIST *****
CYNTHIA FORSMAN 010 030 060 090 120 150
72 LOFTY CIR 018 028 006 000 000 000
STUARTS DRAFT VA 24477-3229 CODE: AU
PH [REDACTED] DESC: 2016 SUBARU WRX
PF3-ADDL INFO PF9-CUST INFO PF10-ENDORSER INFO

Date: 05-11-2022 Time: 16:56:02.37

Vehicle Information

Vehicle: 2016 Subaru WRX Sedan 4D AWD 2.0L
H4 Turbo
Region: Eastern
Period: May 11, 2022
VIN: JF1VA1B68G9822230
Mileage: 82,500
Base MSRP: \$26,595
Typically Equipped MSRP: \$27,390
Weight: 3,269



J.D. POWER Used Cars/Trucks Values

| | Base | Mileage Adj. | Option Adj. | Adjusted Value |
|-----------------|--------------|--------------|-------------|---------------------|
| Monthly | | | | |
| Trade-In | | | | |
| Rough | \$17,375 | N/A | N/A | \$17,375 |
| Average | \$18,625 | N/A | N/A | \$18,625 |
| Clean | \$19,625 | N/A | N/A | \$19,625 |
| Clean Loan | \$17,675 | N/A | N/A | \$17,675 |
| Clean Retail | \$21,900 | N/A | N/A | \$21,900 |